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APPLICATION NO	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO
09 894,282	06 27 2001	Akira Ishibashi	16869S-028500US	5229
20350 75	590 03 12 2003			
TOWNSEND AND TOWNSEND AND CREW, LLP			EXAMINER	
TWO EMBARCADERO CENTER EIGHTH FLOOR			LEE, SEUNG H	
SAN FRANCISCO, CA 94111-3834		ART UNIT	PAPER NUMBER	
			2876	
			DATE MAILED: 03-12-2003	

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)
,	09 894,282	ISHIBASHI ET AL
Office Action Summary	Examiner	Art Unit
	Seung H Lee	2876
The MAILING DATE of this communication a	appears on the cover sheet	with the correspondence address
A SHORTENED STATUTORY PERIOD FOR REF THE MAILING DATE OF THIS COMMUNICATION - Extensions of time may be available under the provisions of 37 CFR after SIX (6) MONTHS from the mailing date of this communication. - If the period for reply specified above is less than thirty (30) days, a i - If NO period for reply is specified above, the maximum statutory peri - Failure to reply within the set or extended period for reply will, by sta - Any reply received by the Office later than three months after the may earned patent term adjustment. See 37 CFR 1.704(b). Status	N. 1.136(a). In no event, however, may a reply within the statutory minimum of the od will apply and will expire SIX (6) MC tute, cause the application to become a	a reply be timely filed nirty (30) days will be considered timely. DNTHS from the mailing date of this communication. ABANDONED (35 U.S.C. § 133).
1) Responsive to communication(s) filed on _	·	
2a) ☐ This action is FINAL . 2b) ☐	This action is non-final.	
3) Since this application is in condition for allo closed in accordance with the practice und Disposition of Claims		
4) Claim(s) 1-7 is/are pending in the application	on.	
4a) Of the above claim(s) is/are withd		
5) Claim(s) is/are allowed.		
6)⊠ Claım(s) <u>1-7</u> is/are rejected.		
7) Claim(s) is/are objected to.		
8) Claim(s) are subject to restriction and	d/or election requirement	
Application Papers		
9)☐ The specification is objected to by the Exami	iner.	
10)☐ The drawing(s) filed on is/are: a)☐ ac	cepted or b) objected to by	the Examiner.
Applicant may not request that any objection to		
11)☐ The proposed drawing correction filed on	is: a)□ approved b)□	disapproved by the Examiner.
If approved, corrected drawings are required in	•	
12) The oath or declaration is objected to by the	Examiner.	
Priority under 35 U.S.C. §§ 119 and 120		
13) ⚠ Acknowledgment is made of a claim for fore	eign priority under 35 U.S.C	. § 119(a)-(d) or (f).
a)⊠ All_b)□ Some * c)□ None of:		
1. Certified copies of the priority docume	ents have been received.	
2. Certified copies of the priority docume	ents have been received in	Application No
 3. Copies of the certified copies of the p application from the International * See the attached detailed Office action for a l 	Bureau (PCT Rule 17.2(a))	
14)☐ Acknowledgment is made of a claim for dome	estic priority under 35 U.S.C	2. § 119(e) (to a provisional application)
a) \square The translation of the foreign language $[15)\square$ Acknowledgment is made of a claim for dome	, , ,	

Notice of References Cited (PTO-892)
 Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO-1449) Paper No(s) 5

Attachment(s)

6) Other

4) Interview Summary (PTO-413) Paper No(s).
5) Notice of Informal Patent Application (PTO-152)

Application/Control Number: 09/894,282

Art Unit: 2876

DETAILED ACTION

Priority

1. Receipt is acknowledged of papers submitted under 35 U.S.C. 119(a)-(d), which papers have been placed of record in the file.

Claim Objections

2. Claim 1 is objected to because of the following informalities:

Re claim 1, line 9: Substitute "the company" with --the card issuing company--.

Appropriate correction is required.

Claim Rejections - 35 USC § 103

- 3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 4. Claims 1-7 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lucero (US 5,959,277) in view of Fredregill et al. (US 5,923,016).

Lucero teaches a method of combining bonus points from two accounts (i.e., between two gaming account, or between a gaming account and a frequent flyer account) into a single account using a processing facility according to an exchange rate and commission, e.g., the exchange rate is one to one for combining bonus points from two gaming account at no commission charge to customers (see col. 13, lines 9-47).

Application/Control Number: 09/894,282

Art Unit: 2876

However, Lucero fails to teach or fairly suggest that notifying the request to a card issuing company.

Fredregill teaches a service desk work station (16) providing a transferring points between two customers account notifying to points exchange request to the host system (40) in which serves as the card issuing company and transferring the bonus points into new account (see Fig. 1; col. 3, lines 19-32; col. 7, line 51-col. 9, line 55).

It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings of Fredregill to the teachings of Lucero in order to provide authentication means wherein the operator(s) can verify the account information in which customer(s) rendered with the downloaded account information from the host system. Moreover, such modification would provide a consumer friendly system means wherein consumers can combine bonus points from two or more accounts into a single account to increase purchasing power. Although, Lucero as modified by Fredregill fairly suggest that step of executing the point exchange procedure (i.e., receiving a request for a point exchange from a customer, receiving approval for request from the company, approving the point exchange), it would have been an obvious to one of ordinary artisan to recognize those step are necessary part in the any transaction procedure, that is, customer(s)/user(s) have to initiate transaction by requesting certain transaction type such as a balance inquiry, balance transaction, opening account, closing account, etc., operator(s)/terminal(s) must receive result of the requested transaction in which shows an approval or denial of the transaction

Application/Control Number: 09/894,282

Art Unit: 2876

requested by customer(s)./user(s) in order to complete the requested transaction, and therefore an obvious expedient.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure;

Maher [US 6,339,765] discloses a method for defining and exchanging private currencies,

Drupsteen et al. [US 6,249,869 [US 6,249,869] discloses an intergrated circuit card.

Any inquiry concerning this communication or earlier communication from the examiner should be directed to Seung H. Lee whose telephone number is (703) 308-5894. The examiner can normally be reached on Monday to Friday from 7:30 AM to 4:00 PM.

If attempt to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee, can be reached on (703) 305-3503. The fax-phone number for this group is (703) 308-5841 or (703) 308-7722.

Communications via Internet e-mail regarding this application, other than those under 35 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be addressed to [michael.lee@uspto.gov].

All Internet e-mail communications will be made of record in the application file.

PTO employees do not engage in Internet communications where there exists a possibility that sensitive information could be identified or exchanged unless the record includes a properly signed express waiver of the confidentiality requirements of 35

Art Unit: 2876

U.S.C. 122. This is more clearly set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and Trademark on February 25. 1997 at 1195 OG 89.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 308-0956.

Seung H. Lee Art Unit 2876 March 4, 2003

> KARL D. FRECH ⊇RIMARY EXAMINER

Page 5